



Docket No.: S4264.0000/P001
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Charles B. Simone

Confirmation No.: 8170

Application No.: 08/605,628

Art Unit: 3626

Filed: February 22, 1996

Examiner: R. Porter

For: **METHOD AND APPARATUS FOR
LIFESTYLE RISK EVALUATION AND
INSURABILITY DETERMINATION**

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

U.S. Patent and Trademark Office
220 20th Street S.
Customer Window, Mail Stop Amendment
Crystal Plaza Two, Lobby, Room 1B03
Arlington, VA 22202

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated February 9, 2005, please reconsider the above-identified U.S. patent application in view of the following proposed amendments and remarks:

Amendments to the claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.

**AMENDMENT TRANSMITTAL LETTER**Docket No.
S4264.0000/P001Application No.
08/605,628-Conf. #8170Filing Date
February 22, 1996Examiner
R. PorterArt Unit
3626

Applicant(s): Charles B. Simone

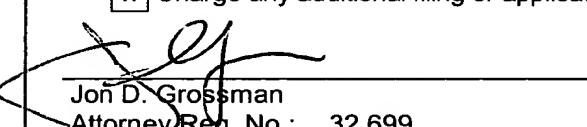
Invention: METHOD AND APPARATUS FOR LIFESTYLE RISK EVALUATION AND INSURABILITY DETERMINATION

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	7	- 20 =		x	
Independent Claims	2	- 3 =		x	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other fee (please specify):					
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					0.00

 Large Entity Small Entity x No additional fee is required for this amendment. Please charge Deposit Account No. _____ in the amount of \$ _____.
A duplicate copy of this sheet is enclosed. A check in the amount of \$ _____ to cover the filing fee is enclosed. Payment by credit card. Form PTO-2038 is attached. The Director is hereby authorized to charge and credit Deposit Account No. 04-1073
as described below. A duplicate copy of this sheet is enclosed. Credit any overpayment. x Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.
Jon D. Grossman
Attorney Reg. No.: 32,699

Dated: June 9, 2005

DICKSTEIN SHAPIRO MORIN & OSHINSKY LLP
2101 L Street NW
Washington, DC 20037-1526
(202) 828-2279